

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA**

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In re:

Case No: 12-30046 – GFK

JASON TODD WILLHITE  
aka JASON T PERKINS–WILLHITE  
13838 EDGEWOOD AVE  
SAVAGE, MN 55378

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx–xx–1196

Debtor(s)

Chapter 7 Case

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**DISCHARGE OF DEBTOR(S)**

It appears that the debtor(s) are entitled to a discharge,

**IT IS ORDERED:**

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 4/3/12

Gregory F Kishel  
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on April 3, 2012 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk
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### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of Minnesota

In re:  
 JASON TODD WILLHITE  
 Debtor

Case No. 12-30046-GFK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0864-3

User: admin  
 Form ID: 7dsc

Page 1 of 3  
 Total Noticed: 31

Date Rcvd: Apr 04, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 06, 2012.

db	#+JASON TODD WILLHITE, 13838 EDGEWOOD AVE, SAVAGE, MN 55378-1255
smg	+United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
intp	+Federal National Mortgage Association, Shapiro & Zielke, LLP, 12550 West Frontage Road, Suite 200, Burnsville, MN 55337-2475
59690840	+ACS/College Loan Corp, 14303 Gateway PL, Poway, CA 92064-7140
59690841	American Coradius International LLC, 2420 Sweet Home Road Ste 150, Amherst, NY 14228-2244
59690842	+Bank Of America, PO BOX 982238, El Paso, TX 79998-2238
59690843	Bill Me Later - web Bank, Po Box 2394, omaha, NE 68103-2394
59690844	Bureau Of Collection Recovery LLC, Po Box 9001, Minnetonka, MN 55345-9001
59690846	+Connelly Park Townhomes Association, 8646 Eagle Creek Circle ste 109, Savage, MN 55378-1572
59690847	Equifax, PO Box 144717, orlando, FL 32814-4717
59690848	Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256
59690849	Experian, NCAC, PO Box 9556, Allen, TX 75013-9556
59690850	Experian, Profile Management, PO Box 9558, Allen, TX 75013-9558
59690851	Franchise Tax Board, PO Box 2952, Sacramento, CA 95812-2952
59690852	+Great Lakes Higher Education, 2401 International Lane, Madison, WI 53704-3192
59690853	H&R Accounts Inc, 7017 John Deere Pkwy, Moline, IL 61265
59690858	+One West Bank, 6900 Beatrice Drive, Kalamazoo, MI 49009-9559
59690860	+SST/Suntrust, 4315 Pickett Road, Saint Joseph, MO 64503-1600
59690859	+Shapiro & Zielke, LLP, 12550 West Frontage Road Suite 200, Burnsville, MN 55337-2475
59690862	+Trans Union Corporation, ATTN: Public Records Department, 555 W Adams St, Chicago, IL 60661-3631
59690863	Transunion Consumer Relations, PO Box 2000, Crum Lynne, PA 19022
59690864	+Welllls Fargo Bank NV NA, PO Box 3117, Winston Salem, NC 27102-3117
59690865	+Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	+EDI: MINNDEPREV.COM Apr 04 2012 21:53:00 Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg	+E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Apr 04 2012 21:55:53 US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
59690845	+EDI: CIAC.COM Apr 04 2012 21:53:00 Citi Mortgage Inc, Po BOX 9438, Gaithersburg, MD 20898-9438
59690854	+EDI: HFC.COM Apr 04 2012 21:53:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
59690855	EDI: IRS.COM Apr 04 2012 21:53:00 Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
59690856	+EDI: LTDFINANCIAL.COM Apr 04 2012 21:53:00 LTD Financial Services LP, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2053
59690857	+EDI: TSYS2.COM Apr 04 2012 21:53:00 Macys, Po Box 8218, Mason, OH 45040-8218
59690861	+EDI: TFSR.COM Apr 04 2012 21:53:00 Toyota Financial Service, 401 Carlson Pkwy Ste 125, Minnetonka, MN 55305-5359

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0864-3

User: admin  
Form ID: 7dsc

Page 2 of 3  
Total Noticed: 31

Date Rcvd: Apr 04, 2012

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 06, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0864-3

User: admin  
Form ID: 7dsc

Page 3 of 3  
Total Noticed: 31

Date Rcvd: Apr 04, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2012 at the address(es) listed below:

Jacqueline D Kuiper kuiperecf@mantylaw.com, MN25@ecfcbis.com  
Lawrence P Zielke on behalf of Interested Party Federal National Mortgage Association  
lwirth@logs.com, stucker@logs.com  
US Trustee ustregion12.mn.ecf@usdoj.gov

TOTAL: 3